

W I S C O N S I N

Office of Privacy Protection

Safeguarding Information for Your Future



Control the Key to Identity Theft: Your Social Security Number





Social security numbers were created for the purpose of tracking earnings and paying benefits. They were never meant to be used by businesses as an identifier but have taken on that role because everyone has one.

Today, schools, phone companies, utilities, health clubs, insurance companies, video stores--just about everybody wants your social security number. Many want the number to get your credit rating, to determine whether you pay your bills, and to keep track of you through name and address changes. Some companies also use your social security number to develop marketing lists which they can sell to other companies.

Thieves also want your social security number. A stolen wallet containing a social security card lets a criminal quickly set up dummy bank and savings accounts in your name. Once the account is created, the bank may also give the criminal a credit card. From there, the con artist may waste little time maxing out the card, or take a bit more time and build up the card's credit limit. That can mean fraudulent purchases as pricey as cars and boats.

Safeguard your social security number.

Your social security number is a primary target for identity thieves because it gives them access to your credit report and bank accounts. The more people who know your social security number, the more susceptible you are to identity theft.

-  Don't carry your social security card with you.
-  Don't carry other cards that may contain your social security number, like a health insurance card or a school identification card.
-  Leave them at home in a safe place.
-  Don't put your social security number on your checks.

Identity theft costs American businesses billions of dollars each year, costs that are eventually passed on to all consumers. The toll on victims is heavy, too. An identity theft victim will spend 175 hours and \$800 trying to clear their record of fraudulent charges.

Who has the right to ask for your number?

While any business can ask for your social security number, there are very few entities that can actually demand it--motor vehicle departments, tax departments and welfare departments, for example. Also, social security numbers are required for transactions involving taxes, so that means banks, brokerages, employers, and the like also have a legitimate need for your social security number.

Most other businesses have no legal right to demand your number. There is no law prohibiting a business from asking for your social security number, but asking for it doesn't mean you have to give it. Ask if the business will accept an alternative piece of identification. If they don't, you might want to consider refusing to do business with them. While there's a possibility they'll refuse to provide whatever product or service you're seeking, it's more likely that they'll accept your refusal and complete the transaction.

Some people, for example, won't give their social security number to their doctor's office. When you go to the doctor's office and fill out the medical information, they might ask for the social security number. But they don't really need it so just leave it blank. Chances are nothing will happen, particularly if you explain that you're concerned about identity theft.

Find out if someone is fraudulently using your social security number.

The best way to find out if someone is fraudulently using your Social Security number is to request copies of your credit reports at least once a year. There are three main credit-reporting agencies.

It's a good idea to get a copy of your report from each agency so you can check for discrepancies. Many people choose to stagger their reports so that you get one every four months. You can order your free credit report from TransUnion, Equifax and Experian online at www.annualcreditreport.com or by phone, toll free, at 1-877-322-8228.

The snowballing problem of identity theft is spurring some states to limit the use of social security numbers. In the meantime, the first defense against the fraudulent use of social security numbers is to not give your number to anyone who doesn't absolutely need it.

If you have questions, want additional information, or believe you are or might be a victim of identity theft, contact the Wisconsin Office of Privacy Protection at Wisconsin.Privacy@datcp.state.wi.us or calling us toll-free at 1-800-422-7128. More information is also available on our website at www.privacy.wi.gov.